

Financial Services Guide

For representatives of Industry Fund Services Limited based in the **ifsinvest** Client Care Team

6 April 2017

ifsinvest.com.au

Important information

This Financial Services Guide (FSG) is an important document. It provides you with information about Industry Fund Services Limited ("IFS", "we", "us" or "our") to help you decide whether to use the financial services we offer.

The purpose of the FSG is to provide information about who we are, what services the **ifsinvest** Client Care Team are authorised to provide, how we collect and use your information, how we and our representatives are remunerated, our relationship with related parties and details of dispute resolution processes.

Other documents you may receive from us

Product Disclosure Statement:

If we discuss a particular financial product or offer to issue, or arrange to issue a financial product to you, we will also provide you with a copy of the relevant Product Disclosure Statement (PDS).

The PDS contains information about the particular product including the features, benefits, fees and risks associated with that product which will help you make an informed decision about acquiring the product.

Who is IFS?

IFS, ABN 54 007 016 195, holds an Australian Financial Services License (AFSL) no. 232514 and is permitted under the Corporations Act 2001 to provide a range of financial services. Any financial services offered will be provided by a person who is authorised to do so by IFS, (a Representative). IFS is responsible for the services provided by its Representatives.

What financial services is the **ifsinvest** Client Care Team authorised to provide?

The **ifsinvest** Client Care Team is authorised to provide the following financial services to retail and wholesale clients:

They can provide these services in relation to **ifsinvest**, which consists of an investor directed portfolio service and a deposit and payment products.

- general financial product advice; and
- dealing in or arranging financial products.

It is possible that information or advice provided to you by an IFS Representative may also include taxation estimates or explanations of current legislation. We recommend that you seek more detailed advice from your registered tax agent before relying on advice that may impact your tax obligations, liabilities or entitlements.

We act on our own behalf when providing financial services to you.

How do you obtain our services?

Contact the **ifsinvest** Client Care Team:

Call us on: 1300 734 496
Monday to Friday 8:30am to 5:00pm (AEST).

Visit: ifsinvest.com.au

Write to us: askus@ifsinvest.com.au
or
ifsinvest
PO Box 24194
Melbourne, VIC 3001

How do you pay for the services?

IFS does not charge you directly for the services however, IFS may receive promoter fees if you invest in the **ifsinvest** Investor Direct Portfolio Service, Cash Hub, Managed Fund Service or Managed Account (collectively referred to as **ifsinvest**).

Who is responsible for **ifsinvest**?

The products and services associated with **ifsinvest** are issued, provided and administered by OneVue **Wealth** Services Limited, ABN 70 120 380 627 and OneVue Services Pty Limited, ABN 71 104 037 256 AFSL no. 223271 (collectively referred to as OneVue). IFS is responsible for the promotion and distribution of **ifsinvest** under an arrangement with OneVue.

What promoter fees does IFS collect?

The promoter fees are paid to IFS by OneVue and are calculated as a proportion of the total investment that you make in **ifsinvest**. The promoter fee will be between 0.00% and 0.53% of the value of your account (excluding sums invested in the Cash Hub and Term Deposits) and is included in the Administration Fee of **ifsinvest**. In addition, IFS may also receive \$5.05 of each Transaction Fee charged for Managed Funds and Term Deposits on a per-transaction basis. Further details of the fees associated with **ifsinvest** and IFS's promoter arrangements are set out in the relevant PDS documents.

What commissions/fees are paid?

IFS does not pay or receive any commissions, however it may receive promoter fees in connection with investments that you make in **ifsinvest**.

IFS Representatives receive a salary but do not receive any commissions or incentives that are based on you investing in **ifsinvest**. Please refer to the **ifsinvest** PDS for further details.

Do we have any relationships or associations that may impact the services that we offer?

OneVue **Wealth** Services Limited, and OneVue Services Pty Limited, are together the issuer and administrator of the products which make up **ifsinvest**.

IFS has entered into arrangements with OneVue to promote and distribute **ifsinvest**. IFS also acts as the investment manager of the Managed Account Model Portfolios offered through **ifsinvest**.

IFS is itself a wholly owned subsidiary of Industry Super Holdings Pty Ltd, ABN 71 119 748 060 (ISH). ISH is owned by a number of shareholders, many of which are major industry superannuation funds.*

Information provided by you

The privacy of your information is important to us.

IFS has adopted the principles set out in the Privacy Act as part of its commitment to confidentiality.

By agreeing to use our services you agree to IFS passing any information we collect from you onto OneVue.

The IFS Privacy Policy provides additional detail on how we deal with information which we may have about you, and is available on request or can be viewed on our website at **ifsinvest.com.au** or at **ifs.net.au**.

If you have any complaints

Please contact us on **1300 734 496**

or write to us at: Complaints Resolution Officer
Industry Fund Services
Casselden.
Level 31, 2 Lonsdale Street
Melbourne VIC 3000

We will acknowledge your complaint in writing and upon investigation of the matter, respond within 45 days of receipt of your complaint (or longer if agreed by you).

While we seek to resolve the matter with you, if you are not satisfied with our response, you can contact the Financial Ombudsman Service (FOS).

FOS is an independent external complaints resolution scheme that provides free assistance to consumers.

It helps to resolve disputes between consumers and financial service providers.

FOS can be contacted at:

Mail: GPO Box 3
Melbourne, VIC 3001
Phone: 1300 780 808
Website: fos.org.au

Professional indemnity insurance

We maintain professional indemnity insurance as required by section 912B the Corporations Act 2001 which extends (subject to policy terms and conditions) to the conduct of representatives and employees of IFS.

*A list of shareholders can be viewed at ifs.net.au. Alternatively, you may request this information from an IFS Representative.